Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture ication (for example, Iriver's license or	John First name	First name
passp		Middle name	Middle name
identif	your picture ication to your meeting ne trustee.	Nash Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>3624</u>	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
iuellii	neation number	9 xx - xx	9 xx - xx

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Document Nash John James Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN	
5.	Where you live	4246 W. 21st Place Number Street	If Debtor 2 lives at a different address: Number Street	
		Chicago IL 60623 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
		Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code	
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	

Debtor 1

John **James** Document Last Name

Page 3 of 58 Case Number (if known)

Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? ☐ Yes. _____ When ____ Case Number MM / DD / YYYY District None ___ When ____ ___ Case Number ___ MM / DD / YYYY _____ When ___ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When ____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When _____ Case Number, if known _____ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debto	Case 17-275	75 Doc	1 Filed 09/14 Docume	nt Page 4 of 58	4/17 16:23:35 use Number (if known)	Desc Main
	First Name	Middle Name	Last Name			
Part	Report About Any Busi	nesses You Owr	as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No.	☐ Health Care Busin	box to describe your business: ness (as defined in 11 U.S.C. § 10 Estate (as defined in 11 U.S.C.		Zip Code
			•	efined in 11 U.S.C. § 101(53A)) er (as defined in 11 U.S.C. § 101(6))	
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business debtor?</i> For a definition of <i>small business debtor</i> , see 11 U.S.C. § 101(51D).	appropriate balance strong document. No. I No. I Yes. I	the deadlines. If you indicate the deadlines. If you indicate the statement of operates do not exist, follow the arm not filing under Chapter the Bankruptcy Code. am filing under Chapter Bankruptcy Code.	the court must know whether you are a small business ions, cash-flow statement, and fe procedure in 11 U.S.C. § 1116(1) ater 11. 11, but I am NOT a small business de 11 and I am a small business de 11 art Needs Immediate Attent	debtor, you must attach ederal income tax return of (B). ss debtor according to the btor according to the	your most recent or if any of these e definition in
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	_	What is the hazard?	needed, why is it needed?		

Number

City

Street

Where is the property? _

ZIP Code

State

Debtor 1

James

Document

Page 5 of 58

John

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor	1

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not require	d to	receive	а	briefing	about
credit counselin	g b	ecause o	of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 John James Document Nash

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Case Number (if known)

	i list Name	Wildle Name Last Name				
Pai	Answer These Questions	for Reporting Purposes				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.				
			r business debts? Business debts are debtes are debtes the street of the business debts are debtes	-		
		Yes. Go to line 17.				
		16c. State the type of debts you o	owe that are not consumer debts or business	debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	hapter 7. Go to line 18.			
	Do you estimate that after any exempt property is	administrative expense	ter 7. Do you estimate that after any exempt es are paid that funds will be available to disti			
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	∐No. ∐Yes.				
18.	How many creditors do	1 -49	1,000-5,000	25,001-50,000		
	you estimate that you owe?	☐ 50-99	☐ 5,001-10,000	50,001-100,000		
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion		
		\$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion		
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion		
Pai	rt 7: Sign Below					
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the inf	ormation provided is true and		
		·	oter 7, I am aware that I may proceed, if eligit nderstand the relief available under each cha	· · · · · · · · · · · · · · · · · · ·		
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 34.	·		
		I request relief in accordance with	the chapter of title 11, United States Code, s	pecified in this petition.		
			ment, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for d 3571.			
		/s/ John James Nash Signature of Debtor 1	Sign	ature of Debtor 2		
		Executed on09/14/2017	7 Exec	cuted on		

Debtor 1	John	James	Document Nash	Page 7 of 58 Case Numbe	er (if known)	
	First Name	Middle Name	Last Name			
_	r attorney, if you are nted by one	proceed under Cha	pter 7, 11, 12, or 13 of title	etition, declare that I have informed 11, United States Code, and have a also certify that I have delivered to	explained the relief available under	
		11 U.S.C. § 342(b)	and, in a case in which § 70	07(b)(4)(D) applies, certify that I have	ve no knowledge after an inquiry that	
if you a	re not represented	• ,	and, in a case in which § 70 ne schedules filed with the p	(/ (/))		
by an a	ttorney, you do not	• ,	,	(/ (/))		
by an a	•	the information in the	,	(/ (/))		

Signature of Attorney for Debtor		MINI / DD / YYYY	
Wylie W Mok			
Printed name			_
Geraci Law L.L.C.			_
Firm name			-
55 E. Monroe St., #3400			_
Number Street			_
			_
Chicago	IL	60603	
City	State	ZIP Code	•
Contact Phone 312-332-1800	Email add	_{ress} ndil@gera	acilaw.com
6293407	IL		
Bar number	State		

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			ованнени	1 446 6 6
Fill in this in	formation to ide	entify your case:		
Debtor 1	John	James	Nash	
DODIOI I				
	First Name	Middle Name	Last Name	
D.H O				
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruntey Court	for the : NORTHERN District of	ILL INOIS	
Office Otates	Dankruptcy Court	IOI tile :IVOITTIEITIV_ DIStrict of _	(State)	
			(State)	
Case Number	「 <u></u>		_	
(If known)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 10,276
1c. Copy line 63, Total of all property on Schedule A/B	\$ 10,276
Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$18,075
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u> </u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,932
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,320.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,770.00

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Debtor 1

John James Document
Nash
First Name Middle Name Last Name

Case Number (if known) _

Part 4:	Answer These Questions for Administrative and Statistical Records				
_	u filing for bankruptcy under Chapter 7, 11 or 13? You have nothing to report on this part of the form. Check this box and submit this form to the case.	court with your other schedules.			
Yo far	ind of debt do you have? ur debts are primarily consumer debts. Consumer debts are those "incurred by an individual prinily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S. ur debts are not primarily consumer debts. You have nothing to report on this part of the form. One form to the court with your other schedules.	C. § 159.			
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 2,487.34				
9. Copy t	he following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim			
From	Part 4 of Schedule E/F, copy the following:				
9a. Do	mestic support obligations (Copy line 6a.)	\$_0.00			
9b. Ta	xes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00			
9c. Cla	ims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00			
9d. Sti	9d. Student loans. (Copy line 6f.) \$_0.00				
	ligations arising out of a separation agreement or divorce that you did not report as claims. (Copy line 6g.)	\$_0.00			
9f. De	bts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	_		
9g. To	tal. Add lines 9a through 9f.	\$_0.00			

Fill in this inf	formation to identify yo			Entered 09/14/17 0 of 58	16:23:35	Desc	Main	
D.H. A	John	James	Nash					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)								
United States	Bankruptcy Court for the : _	<u>NORTHERN</u> Dist	trict of <u>ILLINOIS</u> (State)				N - # 4 - -	
Case Number (If known)							Check if this imended fili	
Official Fo	orm 106A/B					·	inchaca iiii	19
	e A/B: Prope	rty						12/15
ategory where esponsible for ages, write you Part 1:	you think it fits best. B supplying correct infor ur name and case numb Describe Each Residence	e as complete and mation. If more sp per (if known). Ans , Building, Land, or	an asset only once. If an asset I accurate as possible. If two managers is needed, attach a separate wer every question. Other Real Esate You Own or Havin any residence, building, land	arried people are filing togetle sheet to this form. On the t	ner, both are equal	ly		
	· · · · · · · · · · · · · · · · · · ·	=	your entries fro Part 1, includin	g any entries for pages				\$0.00
	Describe Your Vehicles							ψ0.00
you own that so O3. Cars, vans No.	omeone else drives. If yo	ou lease a vehicle,	any vehicles, whether they are also report it on Schedule G: Ex notorcycles	-	-			
Yes.	Describe lake:	Dodge	Who has an interest in the	property? Check one.	Do not deduct s	secured claim	s or exemption	s. Put
M	lodel:	Caravan	Debtor 1 only		the amount of a	ny secured o	laims on Scheo	dule D:
Y	ear:	2005	Debtor 2 only		Current value		Current val	
А	pproximate Mileage:	140,000	Debtor 1 and Debtor 2 onl At least one of the debtors		entire property	y?	portion you	own?
0	ther information:				\$	426.00	\$	426.00
	2005 Dodge Caravan wit niles. In poor shape.	h over 140,000	Check if this is communications instructions)	inity property (see				
M	lake:	Nissan	Who has an interest in the	property? Check one.	Do not deduct s	secured claim	s or exemption	s. Put
M	lodel:	Murano	Debtor 1 only		the amount of a Creditors Who	•		
Y	ear:	2007	Debtor 2 only Debtor 1 and Debtor 2 onl	v	Current value	of the	Current val	ue of the
Α	pproximate Mileage:	180,000	At least one of the debtors	•	entire property	y?	portion you	own?
0	ther information:				\$	8,000.00	\$	8,000.00
	2007 Nissan Murano with niles	n over 180,000	Check if this is commu	inity property (see				
Examples: No. Yes.	Boats, trailers, motors, pers	onal watercraft, fishin	recreational vehicles, other vehing vessels, snowmobiles, motorcycle of your entries fro Part 2, including	accessories				\$ 8,426.00

Entered 09/14/17 16:23:35 Page 11 of and a self-umber (if known) Filed 09/14/17 Case 17-27575 Desc Main Doc 1 John Debtor 1 Document Last Name First Name **Describe Your Personal and Household Items**

Do	you own or	have any legal	or equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions
06.	Household	goods and furr	nishings		
		_	furniture, linens, china, kitchenware		
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set	\$1,000	\$ <u> </u>
07.		Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone	\$600	\$600.00
08.	Collectible	s of value		-	
			nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		
	Yes.	Describe			\$ <u> </u>
09.	Equipment	for sports and	hobbies		
			nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
	Yes.	Describe			\$0.00
10.	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment		
	Yes.	Describe			\$0.00
11.	Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories		
	Yes.	Describe	Everyday clothes, shoes, accessories	\$100	\$ <u>100.00</u>
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, (costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe	Everyday jewelry, costume jewelry, watch	\$100	s 100.00
13.	Non-farm a Examples: No.	i nimals Dogs, cats, birds, I	norses		·
	Yes.	Describe	1 Dog	\$0	\$ <u> </u>
14.	Any other No.	personal and ho	busehold items you did not already list, including any health aids you did not list		
	Yes.	Describe	books, CDs, DVDs & Family Photos	\$50	\$ <u>50.0</u> 0
15.	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached		\$1,850.00
	for Part 3.	Write that numb	er here>		Ψ1,030.00

Debtor 1

John

Case 17-27575

Doc 1

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Desc Main

First Name

Document Last Name

	Part 4: Describe Four Financial Assets	
Do	you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	 Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 	
_		\$ <u> </u>
17.	 Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. 	
	Yes. Describe Account Type: Institution name:	
	Other financial account Pre-paid debit	\$ 0.00
18.	Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe Institution or issuer name:	\$ <u>0.0</u> 0
	Tes. Describe Indicator of rector faint.	\$ 0.00
19.	Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in	<u>,</u>
	Yes. Describe Name of Entity and Percent of Ownership:	
20.	Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe Issuer name:	\$ <u>0.0</u> 0
21	. Retirement or pension accounts	<u> </u>
	Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Yes. Describe Type of account and Institution name:	
		\$ <u> </u>
22.	. Security deposits and prepayments	
	Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No.	
	Yes. Describe Institution name or individual:	
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No.	\$ <u>0.0</u> 0
	Yes. Describe Issuer name and description:	
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	\$ <u>0.0</u> 0
	Yes. Describe Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers	\$0.00
	Yes. Describe	\$ <u>0.0</u> 0
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.	
	Yes. Describe	\$0.00

John Debtor 1

Case 17-27575

Doc 1

Desc Main

First Name

Middle Name

Document Last Name

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Page 13 of Bumber (if known)

27.	Licenses, f	ranchises, and	other general intangibles		
	Examples: I	Building permits, ex	clusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.				
	Yes.	Describe			
				\$	0.00
Мо	ney or prope	erty owed to you	1?	Current value of the	
				portion you own?	
				Do not deduct secured c	laims
				or exemptions	
	T	4 4			
28.		s owed to you			
	No.				
	Yes.	Describe			
				\$	0.00
29.	Family sup	-			
		Past due or lump si	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.				
	Yes.	Describe			
				\$	0.00
30.		unts someone o	-		
			bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
	_	irity benefits; unpai	d loans you made to someone else		
	No.				
	Yes.	Describe			
				\$	0.00
31.		insurance polici			
			life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.		Company Name & Beneficiary:		
	Yes.	Describe			
			Term life insurance \$0	_	
	A !	. 4 41-	Attacker on the second of the	\$	0.00
32.	=		at is due you from someone who has died		
	-	cause someone ha	ving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died		
	No.				
	Yes.	Describe		1	
	1 es.	Describe		\$	0.00
33	Claims ana	inst third nartio	s, whether or not you have filed a lawsuit or made a demand for payment	Ψ	0.00
٥٥.	-	•	nent disputes, insurance claims, or rights to sue		
	No.				
	=	Dogoribo		1	
	L 163.	Describe		s	0.00
3/1	Other conti	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	J	0.00
34.	—	ingent and unit	undated claims of every nature, including counterclaims of the debtor and rights		
	No.			1	
	Yes.	Describe			0.00
				\$	0.00
35.		ıaı assets you d	d not already list		
	No.				
	Yes.	Describe			
				\$	0.00
36.	Add the do	llar value of all o	f your entries from Part 4, including any entries for pages you have attached		\$0.00
	for Part 4. V	Vrite that numbe	r here>		\$0.00
	Part 5: D	escribe Any Busi	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
		n or have anv le	gal or equitable interest in any business-related property?		
٠.,	No.	unj lo	o		
	=				
	Yes.				
				Current value of the	
				portion you own?	
				Do not deduct secured of	claims
				or exemptions	

Schedule A/B: Property

Case 17-27575 Doc 1 John Debtor 1

Desc Main

38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Describe..... Yes. 0.00 Debtor 1 John Case 17-27575 Doc 1 Filed 09/14/17 Entered 09/14/17 16:23:35 Desc Main Page 15 of Bulletin P

First Name Middle Name	Last Name		
51. Any farm- and commercial fishing-related pro	perty you did not already list		
Yes. Describe			\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from for Part 6. Write that number here			\$0.00
Part 7: Describe All Property You Own or Hav	e an Interest in That You Did Not List &	Above	
53. Do you have other property of any kind you described Examples: Season tickets, country club membership No.	id not already list?		
Yes. Describe			\$0.00
54. Add the dollar value of all of your entries from	Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this For	m		
55. Part 1: Total real estate, line 2			\$ 0.00
56. Part 2: Total vehicles, line 5		\$ 8,426.00	
57. Part 3: Total personal and household items, li	ne 15	\$ 1,850.00	
58. Part 4: Total financial assets, line 36		\$ 0.00	
59. Part 5: Total business-related property, line 4	5	\$ 0.00	
60. Part 6: Total farm- and fishing-related propert	y, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54		\$ 0.00	
62. Total personal property . Add lines 56 through 6	1	\$ 10,276.00	\$ 10,276.00
63. Total of all property on Schedule A/B. Add line	9 55 + line 62		\$10,276.00

Official Form 106A/B Record # 750937 Schedule A/B: Property Page 6 of 6

Fill in this in	nformation to iden	ntify your case:	
Debtor 1	John	James	Nash
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		— (State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Checliming state and federal nonbankrupt			
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2005 Dodge Caravan with over 140,000 miles. In poor shape.	\$_426	 \$	735 ILCS 5/12-1001(b) - \$426.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2007 Nissan Murano with over 180,000 miles	\$_8,000	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,000</u>	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 600		735 ILCS 5/12-1001(b) - \$600.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 750937	Oakadula O. T	he Property You Claim as Exempt	Page 1 of 2

Last Name

Page 17 of 58 Number (if known) Document John James Debtor 1

Middle Name

First Name

	Addit	ional Page			
	-	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Everyday clothes, shoes, accessories	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a),(e) - \$100.00
	Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Everyday jewelry, costume jewelry, watch	\$_ 100		735 ILCS 5/12-1001(a),(e) - \$100.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	books, CDs, DVDs & Family Photos	\$_ ⁵⁰		735 ILCS 5/12-1001(a) - \$50.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Other financial account, Pre-paid debit, 0.00	\$_ ⁰		735 ILCS 5/12-1001(b) - \$0.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	☐ Yes. Did you ☐ No ☐ Yes.	acquire the property covered by the	e exemption within 1,215 o	lays before you filed this case?	
С	fficial Form 106C	Record # 750937	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

	nformation to identi	fy your case:	oc 1	Entered 09/14/ 8 of 58	/1/ 10:23:35	Desc Main	
Debtor 1	John	James	Nash				
	First Name	Middle Name	e Last Name				
Debtor 2				-			
(Spouse, if filing)	First Name	Middle Name	e Last Name				
United States	s Bankruptcy Court for t	he : <u>NORTHERN</u>	_ District of _ <u>ILLINOIS</u> _				
Case Numbe	er		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
		a Wha Have	e Claims Secured by	Droporty			12/15
1. Do any cre No. C	es, write your name editors have claims heck this box and su	and case number secured by your p bmit this form to th ation below.	` ,	·	·	ny	
Part 1:	List All Secured Clai	ms			Column A	Column A	Column C
for each o	claim. If more than o	ne creditor has a p	an one secured claim, list the credit particular claim, list the other creditor cal order according to the creditors n	rs in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Bridge	crest Credit		Describe the property that secu	res the claim:	\$ 18,075.00	\$ <u>8,000.00</u>	<u>\$ 10,075.00</u>
7300 E Number	Street		2007 Nissan Murano with over	180,000 miles			
			As of the date you file, the claim	is: Check all that apply.			
Mesa		AZ 85209	Contingent				
City		State Zip Code	Unliquidated				
			Disputed				
Debtor	s the debt? Check one) .	Nature of Lien. Check all that app	Ť			
Debtor	•		An agreement you made (such car loan)	as mortgage or secured			
=	r 1 and Debtor 2 only		Statutory lien (such as tax lien,	mechanic's lien)			
	st one of the debtors and	d another	Judgment lien from a lawsuit	modilarilo e iletti,			
			Other (including a right to offset	:)			
	k if this claim relates in the contract of the	to a	_				
	-	016-09-23	Last 4 digits of account number	8802			
	List Others to Be No	tified for a Debt Th	at You Already Listed				
Part 2:							

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>18,075.00</u>

	Caso 17 27575	Doc 1	Filod 00/14/17	Entered 09/14/17 16:23:35	Desc Main	
Fill in th	is information to identify your ca	ise:		9 of 58		
Debtor 1	John	James	Nash			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if f	iling) First Name	Middle Name	Last Name			
United S	tates Bankruptcy Court for the : <u>NOF</u>	RTHERN District	of <u>ILLINOIS</u> (State)			
Case Nu					Check if this	
(If known					amended filir	ng
<u> Officia</u>	<u> I Form 106E/F</u>					
ched	ule E/F: Creditors Wh	no Have U	nsecured Claims			12/15
ist the oth I/B: Prope reditors w eeded, co	er party to any executory contra rty (Official Form 106A/B) and on rith partially secured claims that a	cts or unexpired Schedule G: Ex are listed in Scho umber the entrie e and case numb	leases that could result in recutory Contracts and Une redule D: Creditors Who Haves in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY (a claim. Also list executory contracts on Sche expired Leases (Official Form 106G). Do not ine exe Claims Secured by Property. If more space Attach the Continuation Page to this page. On t	<i>dul</i> e clude any is	
_ `	creditors have priority unsecure	ed ciaims agains	t you?			
■ No	. Go to Part 2.					
		ns. If a creditor ha	s more than one priority uns	secured claim, list the creditor separately for each	n claim. For	
each c	laim listed, identify what type of cla	aim it is. If a claim	n has both priority and nonpri	iority amounts, list that claim here and show bothing to the creditor's name. If you have more than	h priority and	
		-		olds a particular claim, list the other creditors in P	art 3.	
(FOI al	n explanation of each type of claim	i, see the instruct	ons for this form in the insut	Total claim	Priority No	npriority
	_				amount am	ount
Part 2:	List All of Your NONPRIORITY	Unsecured Claims	; 			
3. Do any	creditors have nonpriority unse	cured claims aga	ainst you?			
☐ No	. You have nothing to report in this	s part. Submit th	is form to the court with your	r other schedules.		
Ye	S.					
		•		or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list		
				itors in Part 3.If you have more than three nonpri		
claims	fill out the Continuation Page of Page	art 2.			To	tal alaim
4.1 AT	T Mobility	Las	t 4 digits of account number	1894		tal claim 379.00
	ditor's Name	\A/b.	en was the debt incurred?	2012-2012		
<u>PO</u> Nun	Box 981008 nber Street		m was the debt incurred?			
		As	of the date you file, the claim	is: Check all that apply.		
	NA 000		Contingent			
City	ston MA 022 State Zip	Code	Unliquidated			
Who	owes the debt? Check one.		Disputed			
	ebtor 1 only	Turn	o of NONDRIORITY uponours	ad alaim.		
=	ebtor 2 only ebtor 1 and Debtor 2 only	- i	e of NONPRIORITY unsecure Student loans	eu ciaiiii.		
=	least one of the debtors and another		Obligations arising out of a separ	ration agreement or divorce		
=	neck if this claim relates to a		that you did not report as priority	claims		
	ommunity debt		Debts to pension or profit-sharing	g plans, and other similar debts		
Is the	claim subject to offest?	_	ou o a Collection fo	r Craditor		
	es		Other. Specify Collecting for	r Creditor		

Doc 1 Filed 09/14/17 Entered 09/14/17 16:23:35 Desc Main Case 17-27575 Page 20 of 58 Case Number (if known) **Document** John James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.2 City of Chicago - Dept of Revenue Last 4 digits of account number _____6202 \$ 3,000.00

Creditor's Name	When was the debt incurred? 2017	
121 N. LaSalle St	When was the debt incurred?	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
Chicago II 00000	Contingent	
Chicago IL 60602	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Fines	
Yes		
4.3 Comcast Cable	Last 4 digits of account number4989	\$ <u>1,497.00</u>
Creditor's Name	2016 2017	
725 Canton St	When was the debt incurred? 2016-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Norwood MA 02062	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	T (NONDRIODITY and a labor	
Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only	=	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other, Specify Collecting for Creditor	
Yes	Other. Specify Collecting for Creditor	
4.4 Idrizi Cie	Last 4 digits of account number 1096	\$ _1,800.00
Creditor's Name		
5151 N. Harlem , 201	When was the debt incurred? 2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60656	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Housing/Rental/Lease	
Yes		

Debtor 1	John	Case 17-27575	Doc 1	Filed 09/14/17 Dacument	Entered 09/14/17 16:23:35 Page 21 of 58 Case Number (if known)	Desc Main			
	First Name	Middle Name		Last Name	, , ,				
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.									
		Cradit Cuida			2710				

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	id so forth.	Total Claim
4.5	Merchants Credit Guide	Last 4 digits of account number	2719	\$ 108.00
	Creditor's Name	When the debt become	2013-2014	
	223 W Jackson Blvd Ste 7	When was the debt incurred?	2010 2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Chicago IL 60606	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
L	Check if this claim relates to a community debt	that you did not report as priority cla		
ls ls	s the claim subject to offest?	Debts to pension or profit-sharing p	ians, and other similar debts	
	No	Other. Specify Medical Debt		
	Yes			
4.6	Mt. Sinai Hospital Med. Center	Last 4 digits of account number		\$ <u>350.00</u>
	Creditor's Name		2015	
	2750 W. 15th Pl.	When was the debt incurred?	2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Chicago IL 60608	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separati	-	
[Check if this claim relates to a	that you did not report as priority cla		
19	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
Ï	No	Other. Specify Medical/Dental	Services	
	Yes	Other: Specify	<u> </u>	
4.7	Nationwide Cassel	Last 4 digits of account number	3504	\$ <u>7,400.00</u>
	Creditor's Name		2006	
	3435 N. Cicero	When was the debt incurred?	2006	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Chicago IL 60641	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separati	-	
[Check if this claim relates to a	that you did not report as priority cla		
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
	No	Other. Specify Credit Card or	Credit Use	
	Yes	Other. Specify Credit Card of	STOUR GOO	

		Case 17-27575	Doc 1	Filed 09/14/17	Entered 09/14/17 16:23:35	Desc Main
Debtor 1	John	James		ପ୍ଲବ୍ରଦ୍ମument	Page 22 of 58 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	nims - Continua	tion Page		
After listin	ng any er	ntries on this page, number t	them beginnir	ng with 4.4, followed by 4.5	5, and so forth.	

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Secretary of State	Last 4 digits of account number 0275	<u>\$ 0.00</u>
	Creditor's Name	2017	
	2701 S. Dirksen Pkwy.	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Springfield IL 62723	Unliquidated	
l v	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes	- Called Speeding	
4.9	St Anthony Hospital	Last 4 digits of account number	\$ 1,000.00
	Creditor's Name		
	2875 W 19th St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60623	Unliquidated	
V	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans	
l	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
15	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
Щ	Yes		
4.10	TitleMax - Corporate HQ	Last 4 digits of account number	\$ <u>1,700.00</u>
	Creditor's Name 15 Bull St Ste 200	When was the debt incurred?	
		When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Savannah GA 31401	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes		

Page 23 of 58 Case Number (if known) **Document** John James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After l	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.11	Universal Acceptance Corp	Last 4 digits of account number	7438	\$ <u>0.00</u>
	Creditor's Name 1 Allied Dr	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Trevose PA 19053	Contingent Unliquidated		
	City State Zip Code	Disputed		
'	Who owes the debt? Check one. Debtor 1 only	Disputed		
li	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
li	Debtor 1 and Debtor 2 only	Student loans	cium.	
li	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
li	Check if this claim relates to a	that you did not report as priority cla		
١.	community debt	Debts to pension or profit-sharing p		
!	s the claim subject to offest?	_		
	No	Other. Specify Unknown Cred	it Extension	
4 12	Yes Universal Acceptance Corp	Last 4 digits of account number	7438	\$ 7,706.00
4.12	Creditor's Name	Last 4 digits of account number _	 _	*
	10801 Red Circle Dr	When was the debt incurred?	2012-11-10	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Minnetonka MN 55343	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
li	Debtor 1 only	_		
l i	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
l i	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla	aims	
١ '	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	s the claim subject to offest?			
	No No	Other. Specify Deficiency, Rep	po'd/Surr'd Auto	
4.13	Yes Willie Mae Merriweather	Last 4 digits of account number	3307	\$ 492.00
	Creditor's Name			 _
	1000 E. 54th St.	When was the debt incurred?	2014	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Chicago II 00000	Contingent		
	Chicago IL 60602	Unliquidated		
١	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
ĺĺ	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
ĺĺ	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
ĺĺ	Check if this claim relates to a	that you did not report as priority cla	aims	
Ι.	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	s the claim subject to offest?	_		
	No Yes	Other. Specify		

Case 17-27575

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John Debtor 1

James

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First Name

Middle Name

Part 3:	List	Others	to	Be	Νo

otified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bar example, if a collection agency is trying to collect from you for a d 2, then list the collection agency here. Similarly, if you have more additional creditors here. If you do not have additional persons to	ebt you owe to someone else, list the original cr than one creditor for any of the debts that you li	editor in Parts 1 or sted in Parts 1 or 2, list the
Clerk, First Mun Div, 2012-M1-656202	On which entry in Part 1 or Part 2 list	the original creditor?
Name 50 W. Washington St., Rm. 1001	Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street	I	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60602	2 Last 4 digits of account number	6202
Talan and Ktsanes, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list	the original creditor?
Name 223 W. Jackson Blvd. # 512 Number Street	Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Number Street	•	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60600 City State Zip Code	Last 4 digits of account number	6202
Clerk, First Mun Div, 2015-M1-701096	On which entry in Part 1 or Part 2 list	the original creditor?
Name 50 W. Washington St., Rm. 1001	Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60602 City State Zip Code	2 Last 4 digits of account number	1096
Clerk, First Mun Div, 2006-M1-143504	On which entry in Part 1 or Part 2 list	the original creditor?
Name 50 W. Washington St., Rm. 1001	Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street	ı	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 6060	Last 4 digits of account number	3504
City State Zip Code		
Kimberly Weissman Name	On which entry in Part 1 or Part 2 list	the original creditor?
633 Skokie Blvd., 400	Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Northbrook IL 60062 City State Zip Code	2 Last 4 digits of account number	3504
Clerk, First Mun Div, 2014-M1-713307	On which entry in Part 1 or Part 2 list	the original creditor?
Name 50 W. Washington St., Rm. 1001	•	Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 6060:	Last 4 digits of account number	3307
City State Zip Code		

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John

James

Document

Debtor 1

2	rt	4:	

Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.	

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$0.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$

Schedule E/F: Creditors Who Have Unsecured Claims

				-: 100/44/4	= · 100/44/4=40000=
Fill	in this info	Caso 17 ormation to identif		Filed 00/1/1/17	Entered 09/14/17 16:23:35 Desc Main 6 of 58
		lohn	lomos	Nooh	0 0.00
Deb	btor 1	John First Name	James Middle Name	Nash Last Name	
Del	btor 2	r ii st i vairie	wildlie Name	Lastivanie	
		First Name	Middle Name	Last Name	
Uni	ited States B	ankruptcy Court for th	ne : <u>NORTHERN</u> District of _	ILLINOIS	
				(State)	Check if this is an
	se Number _ known)			_	amended filing
Offic	cial Fo	rm 106G			
			ry Contracts and	Unavnirad Las	cac
Be as o	complete a	and accurate as po ore space is neede	ssible. If two married people	e are filing together, bot	are equally responsible for supplying correct tries, and attach it to this page. On the top of any
1. D c	o you have	any executory co	ntracts or unexpired leases	?	
	No. Che	ck this box and sub	omit this form to the court with	your other schedules. Y	ou have nothing else to report on this form.
	Yes. Fill i	in all of the informa	ation below even if the contract	ts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)
					, , ,
2. Lis	st separate	ly each person or	company with whom you ha	ve the contract or lease	Then state what each contract or lease is for (for
	• •		Il phone). See the instruction	ns for this form in the ins	uction booklet for more examples of executory contracts and
un	nexpired lea	ises.			
P 	Person or c	ompany with who	m you have the contract or I	ease	State what the contract or lease is for
2.1	Christina	Harangus			
	Name	abland Unit 202			
	Number	Street			
	Chicago		IL 606	326	
	City		State Zip		
2.2					
	Name				
	Number	Street			
	rumber	oucci			
	City		State Zip	Code	
2.3					
2.3	Name				
2.3	Name				
2.3	Name Number	Street			
2.3	Number	Street	Old T	Code	
2.3		Street	State Zip	Code	
	Number	Street	State Zip	Code	
	Number City	Street	State Zip	Code	
	Number	Street	State Zip	Code	
	Number City	Street	State Zip	Code	
	Number City Name Number				
2.4	Number City Name		State Zip		
	Number City Name Number				
2.4	Number City Name Number				

State Zip Code

City

Official Form 106G

Fill in this in	formation to ide	entify your case:	
Debtor 1	John	James	Nash
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ado	litional Pages, write your name and case nu	mber (if known). Answer eve	ery question.	
1. Do	you have any codebtors? (If you are filing a j	oint case, do not list either sp	ouse as a codebtor.)	
	No.			
	Yes			
	hin the last 8 years, have you lived in a com zona, California, Idaho, Lousiiana, Nevada, Ne			
	No. Go to line 3.			
	Yes. Did your spouse, former spouse, or lega	al equivalent live with you at th	he time?	
		ry did you live?	Fill in the r	name and current address of that person.
	Name of your spouse, former spouse or legal equivale	ent		
	Number Street			
	City	State	Zip Code	
Scl	nedule D (Official Form 106D), Schedule E/F nedule E/F, or Schedule G to fill out Column Column 1: Your codebtor		Total O (Onloan)	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1	Stephanie Roberts			Schedule D, line1
	Name 4246 W. 21st Place	2fl		Schedule E/F, line
	Number Street Chicago	IL	60623	Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Normal and Other at			
	Number Street			Schedule G, line

Official Form 106H Record # 750937 Schedule H: Your Codebtors Page 1 of 1

			<u> Paue 26</u> 01 30
nformation to ident	tify your case:		
John First Name	James Middle Name	Nash	
		Last Hame	
First Name	Middle Name	Last Name	
Bankruptcy Court for	the : NORTHERN DISTRICT C	OF ILLINOIS	Check if this is:
			An amended filing
			A supplement showing post-petition
			chapter 13 income as of the following date:
orm 106I			
	John First Name Bankruptcy Court for	First Name Middle Name First Name Middle Name Bankruptcy Court for the : NORTHERN DISTRICT C	John James Nash First Name Middle Name Last Name First Name Middle Name Last Name Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Security Officer		
	Occupation may Include student or homemaker, if it applies.	Employers name	Mado Healthcare		
		Employers address	1550 S. Albany		
			Chicago, IL 60623	-	,
		How long employed there?	Since 4/1/2012		
Pa	rt 2: Give Details About Month	ly Income			
	spouse unless you are separated.	ve more than one employer, comb	ine the information for a		, ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payre deductions). If not paid monthly, calculate what the monthly wage would be a second to the commissions.		•	\$2,187.34	\$0.00
3.	Estimate and list monthly overti		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,187.34	\$0.00

 Official Form 106I
 Record # 750937
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 John James Document Nash
First Name Middle Name Last Name

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Case Number (if known)
Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	_
	Copy	y line 4 here	4.	\$2,187.34	\$0.00	
5. L		payroll deductions:				
		ax, Medicare, and Social Security deductions	5a. 	\$167.33	\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c. _	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. I	nsurance	5e.	\$0.00	\$0.00	
	5f. C	Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. L	Jnion dues	5g.	\$0.00	\$0.00	
	5h. C	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$167.33	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,020.00	\$0.00	
8. L	ist all	other income regularly received:	_			
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d. 	\$0.00	\$0.00	
	8e.	Social Security	8e. —	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies. Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify: Prorated Tax Refunds,	8h.	\$300.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$300.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,320.00 +	\$0.00	\$2,320.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>		40.00	+2,020.00
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen		Schedule J.	11. \$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the com	bined monthly income.		
	Write	e that amount on the Summary of Schedules and Statistical Summary of Ce	ertain Liabilitie	es and Related Data, if it	applies	12. \$2,320.00
13.	X I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	?			

Fill in this in	nformation to identify yo	ur case:				
Debtor 1	John	James	Nash	Check if this is:		
	First Name	Middle Name	Last Name	An amende	· ·	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post- of the following d	-petition chapter 13
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT C	OF ILLINOIS			ato.
Case Number (If known)	r		_	MM / DD / Y	YYYY	
Official F	orm 106J				=	2 because Debtor 2
				maintains a	separate house	hold.
	e J: Your Exp					12/14
-	-			n are equally responsible for supplying ages, write your name and case num	-	
Part 1:	Describe Your Household					
1. Is this a joi	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a s	eparate household?				
		t file a separate Schedu	le J.			
_	have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and 		this information for dent	_		No
Do not s	tate the dependents'			Son	17	X Yes
names.	·					X No
						Yes
						X No
						Yes
						X No
						Yes
						Yes
3. Do your	expenses include	X No				1
expense	es of people other than and your dependents?	Yes				
_	•					
	Estimate Your Ongoing Mo expenses as of your ba		less you are using this fo	rm as a supplement in a Chapter 13 c	case to report	
expenses as o		iptcy is filed. If this is a	supplemental Schedule	J, check the box at the top of the form	n and fill in	
		ısh government assista	nce if you know the value	•		
of such assist	ance and have included	it on Schedule I: Your	Income (Official Form 106	61.)	Y	our expenses
4. The rent	tal or home ownership e	xpenses for your resid	ence. Include first mortgag	ge payments and		
	for the ground or lot.				4	\$550.00
					40	\$0.00
	eal estate taxes operty, homeowner's, or i	renter's insurance			4a. 4b.	\$0.00
	ome maintenance, repair,				4c.	\$0.00
	omeowner's association o				4d.	\$0.00

Schedule J: Your Expenses

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Case Number (if known) _

<u>John</u> James Debtor 1 First Name Middle Name Last Name

	First Name Middle Name Last Name			
			Your expens	ses
5. A	dditional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
. U	iilities:			
6	a. Electricity, heat, natural gas	6a.		\$140.00
61	b. Water, sewer, garbage collection	6b.		\$0.0
6	c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$100.0
60	I. Other Specify:	6d.	\$	0.0
. F	ood and housekeeping supplies	7.		\$500.0
. с	nildcare and children's education costs	8.		\$0.0
. с	othing, laundry, and dry cleaning	9.		\$90.0
0. P	ersonal care products and services	10.		\$25.0
1. M	edical and dental expenses	11.		\$25.0
2. T ı	ransportation. Include gas, maintenance, bus or train fare.	12.		\$215.0
D	o not include car payments.			
3. E	ntertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.0
4. C	haritable contributions and religious donations	14.		\$0.0
5. I n	surance.			
D	o not include insurance deducted from your pay or included in lines 4 or 20.			
1	Sa. Life insurance	15a.		\$0.0
1	5b. Health insurance	15b.		\$0.0
1	5c. Vehicle insurance	15c.		\$125.0
1	d. Other insurance. Specify:	15d.		\$0.0
6. T a	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
S	pecify:	16.		\$0.0
7. In	stallment or lease payments:			
17	a. Car payments for Vehicle 1	17a.		\$0.0
1	b. Car payments for Vehicle 2	17b.		\$0.0
1	c. Other. Specify:	17c.		\$0.0
1	d. Other. Specify:	17d.		\$0.0
8. Y	our payments of alimony, maintenance, and support that you did not report as deducted			
fr	om your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.0
9. O	ther payments you make to support others who do not live with you.			
S	pecify:	19.		\$0.0
	ther real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	a. Mortgages on other property	20a.		\$ 0.0
	Db. Real estate taxes	20b.	\$	0.0
	c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
		20d.	\$	0.0
	0d. Maintenance, repair, and upkeep expenses			

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John James Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$1,770.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,320.00 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,770.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$550.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 750937 Schedule J: Your Expenses

Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	John	James	Nash
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	Γ		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?	
No	
Yes. Name of Person Attach Bankruptcy Petition Preparer's Note Signature (Official Form 119).	ice, Declaration, and
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and	
correct.	
✗ /s/ John James Nash 🗶	
Signature of Debtor 2 Signature of Debtor 2	
Date	
MM / DD / YYYY	

		D(Cumen	I ddc 57 t
Fill in this in	formation to ide	ntify your case:		
Debtor 1	John	James	Nash	
	First Name	Middle Name	Last Name	
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _	ILLINOIS_	
Case Number			(State)	
(If known)			_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	number (if known). Answer every question.							
Par	1: Give Details About Your Marital Status and Where Yo	ou Lived Before						
01. V	hat is your current marital status?							
	Married							
	Not married							
02 6	02 During the last 3 years, have you lived anywhere other than where you live now?							
	No.	iii where you live how	•					
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.					
	Debter 4	Dates Debtor 1	Debtor 2:	Dates Debtor 2				
	Debtor 1	lived there	Deptor 2:	lived there				
р	ithin the last 8 years, did you ever live with a spouse or l operty states and territories include Arizona, California, nd Wisconsin.)							
	No.							
L	Yes. Make sure you fill out Schedule H: Your Codebtors ((Official Form 106H).						
Pai	Explain the Sources of Your Income							

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Debtor 1 <u>John</u> James Nash Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$17,353 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$17,000 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$17,000 Wages, commissions. For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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John James Nash Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Status of the case Nature of the case Court or agency

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Debtor 1	John	James	Nash	Case Number (if known)	
	First Name	Middle Name	Last Name		
		ı filed for bankruptcy, was fill in the details below.	s any of your property repossessed, forec	closed, garnished, attached, seized, or levied	1?
	No. Go to line 11				
	Yes. Fill in the inform	nation below.			
			Describe the property	Date	Value of the property
	Bridgecrest Credit,	7300 E Hampton	2007 Nissan Murano	August 23,	\$8,000
	Ave, Mesa, AZ 852			2017	
			Explain what happened		
			Property was repossessed.		
			Property was foreclosed.		
			Property was garnished.		
			Property was attached, seized	I, or levied.	
			_		
		ou filed for bankruptcy, ment because you owe	-	nancial institution, set off any amounts fro	m your accounts
	No. Go to line 11				
_	Yes. Fill in the inform	nation below			
12 Wi	thin 1 year before you			ion of an assignee for the benefit of credit	ors, a
	No.	,			
Ц	165.				
Part	59 List Certain Gift	s and Contributions			
		ou filed for bankruptcy,	did you give any gifts with a total value	e of more than \$600 per person?	_
	No.				
	Yes. Fill in the details	s for each gift.			
14 W	ithin 2 years before y	ou filed for bankruptcy,	did you give any gifts or contributions	with a total value of more than \$600 to any	/ charity?
	No.				
	Yes. Fill in the details	s for each gift.			
	<u> </u>	Ü			
Part	6: List Certain Los	ses			
	ithin 1 year before yo mbling?	u filed for bankruptcy o	r since you filed for bankruptcy, did yo	u lose anything because of theft, fire, othe	r disaster, or
	No.				
L	Yes. Fill in the details	s for each gift.			
Part	7. List Certain Pay	ments or Transfers			
co	nsulted about seekin	g bankruptcy or prepar	ng a bankruptcy petition?	ehalf pay or transfer any property to anyon or services required in your bankruptcy.	ne you
_	No.				
	- -	e			
	Yes. Fill in the details	J			

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Last Name

Document Page 38 of 58 Nash John James Case Number (if known) _

	Party Contact Info	Description and value of a	any property transferred	Date payn or transfe	
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603				Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.
	Party Contact Info	Description and value of a	any property transferred	Date payn or transfe	
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2017	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details.	rs or to make payments to your cre	• • •	fer any property to any	vone who
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers Do not include gifts and transfers that you has a No. Yes. Fill in the details for each gift.	usiness or financial affairs? s made as security (such as the gra	nting of a security intere		
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-put No. Yes. Fill in the details for each gift.		o a self-settled trust or s	imilar device of which	you are a
P	art 8: List Certain Financial Accounts, Instru	ıments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assoc No. Yes. Fill in the details.	r other financial accounts; certifica	tes of deposit; shares in		
21	Do you now have, or did you have within 1 y cash, or other valuables? No. Yes. Fill in the details.	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	securities,
		Who else had access to it?	Describe the conte	nts	Do you still have it?

Debtor 1

First Name

Middle Name

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John James Nash Case Number (if known) Debtor 1 First Name Middle Name Last Name 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

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Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ John James Nash Signature of Debtor 1 Date 09/14/2017 MM / DD / YYYYY Date MM / DD / YYYYY Date MM / DD / YYYYY	Debtor 1 John	John	James	Nash	Case Number (if known)	
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. Is U.S.C. §§ 152, 1341, 1519, and 3571.						
Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** Iname		-		ou give a financial statement t	o anyone about your business? Include all financial	
Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. *** Ist John James Nash Signature of Debtor 1 Signature of Debtor 2	No.	No.				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. *** **Is/ John James Nash** **Signature of Debtor 1* **Date	Yes. Fill in the details	Yes. Fill in the deta	Il in the details.			
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. *** ** ** ** ** ** ** ** **			Date issu	ed		
answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Signature of Debtor 2	Part 12: Sign Below	Sign Below	gn Below			
Signature of Debtor 1 Date 09/14/2017 MM / DD / YYYY Date MM / DD / YYYY						
Date 09/14/2017 Date	• •			·		
MM / DD / YYYY	Signature of Debtor	Signature of Debto	ure of Debtor 1	Signature of I	Debtor 2	
MM / DD / YYYY	Data 00/14/2017	Data 09/14/2017	10/14/2017	Data		
				MM /	DD / YYYY	
Did you attach additional pages to <i>Your Statement of Financial Affairs for Individuals Filing for Bankruptcy</i> (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	■ No □ Yes Did you pay or agree to p	No 'es rou pay or agree to				
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	Yes. Name of person	es. Name of person	me of person			110)

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re								
Joh	ın James Na	ash / Debtor					Case No:		
							Chapter:	Chapter 13	
			DISCLOSURE O	F COMPE	NSATION OI	F ATTORNEY	Y FOR DEI	BTOR	
	npensation p	paid to me within o	(a) and Fed. Bankr. P. and the properties of the debtor(s) in the debtor(s).	ng of the pe	tition in bankı	ruptcy, or agre	ed to be pai	d to me, for servi	ces
	For legal	services, I have ag	reed to accept		\$4,000.00				
	Prior to th	ne filing of this stat	tement I have received	i	\$0.00				
	Balance I	Due		_	\$4,000.00				
2.	The sourc	e of the compensat	tion paid to me was:						
	Deb	otor(s)	Other: (specify)						
3.	The sourc	e of compensation	to be paid to me is:						
	De	ebtor(s)	Other: (specify)						
4.		e not agreed to shay law firm.	are the above-disclosed	d compensat	ion with any	other person u	nless they ar	re members and a	ssociates
		y law firm. A copy	he above-disclosed cor y of the agreement, tog	_	_	_			
5.	In return f case, inclu		osed fee, I have agreed	d to render le	egal service fo	or all aspects of	f the bankru	ptcy	
			s financial situation, ar	nd rendering	advice to the	debtor in dete	ermining wh	ether to file a pet	ition in
		ruptcy;	£	14-4	C - CC-:				
	_	_	f any petition, schedul ebtor at the meeting of			-			easf:
	c. Kepi	esentation of the de	eotor at the meeting or	i creditors a	ia comminan	on nearing, and	a any aujour	ned hearings thei	co1,
6.	By agreen	nent with the debto	or(s), the above-disclos	sed fee does	not include th	ne following se	ervice:		
					IFICATION]
			the foregoing is a confor representation of the					or	
		Date: 09/14/2	2017	/s/ W	ylie W Mok				
		Date		Sign	ature of Attori	пеу			
				Ger	aci Law L.L.C	2.			

750937 Page 1 of 1 Record #

Name of law firm

Se 17-27575 Doc 1 Filed 09/14/17 Entered 09/1 Doc 17-27575 Doc 1 Filed 09/14/17 Entered 09/1 National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 1866-92 Case 17-27575

1-866-925-1313 help@geracilaw.com

Date: 9/14/2017

Consultation Attorney: FCH

Record #: 750-937

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures.I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ 950 per month for 94 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

x_ dome num		
John Nash (Debtor)	(Joint Debtor)	_
x	0/1:110	
Attorney for the Debtor(s) Re	presenting Geraci Law L.L.C.	

UNITED STATES BANKRUPT CY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



PFG Rec# 750-937

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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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 (d) Any portion of the retainer that the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time,

[Remaining page intentionally left blank]



Case 17-27575 Doc 1 Filed 09/14/17 Entered 09/14/17 16:23:35 Desc Main **F. ALLOWANCE AND PAYMENCE OF PATTORNEY PLES AND EXPENSES**

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
3. Before signing this agreement, the attorney has received ,\$0
toward the flat fee, leaving a balance due of \$; and \$
leaving a balance due for the filing fee of \$
4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.
Date: (270/18 17
Signed:
Debtor(b) Am Mul

Attorney for the Debtor(s)

Co-Debtor(s)

Do not sign this agreement if the amounts are blank,

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John James Nash / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/14/2017 /s/ John James Nash

John James Nash

X Date & Sign

Record # 750937 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Debtor In re John James Nash

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Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 750937 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

In re John James

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/14/2017	/s/ John James Nash	
	John James Nash	-
Dated: 09/14/2017	/s/ Wylie W Mok	
	Attorney: Wylie W Mok	-

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Debtor 1	John	James	Nash	Case Numb	er (if known)			
J6010. I	First Name	Middle Name	Last Name					
Dort 6	Anguar Those Question	s for Reporting Purpose:						
Part 6	/hat kind of debts do	16a. Are vour de	bts primarily consume	er debts? Consumer debts are or a personal, family, or househ	e defined in 11 U.S.C. § 101(8) nold purpose."			
y	ou have?		No. Go to line 16b. Yes. Go to line 17.					
		16b. Are your de money for a t	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
•			No. Go to line 16c. Yes. Go to line 17.					
		16c. State the type	e of debts you owe that ar	e not consumer debts or busine	ess debts.			
1	Are you filing under Chapter 7?	No. I am no	t filing under Chapter 7.	So to line 18.				
	o you estimate that after	Yes. I am fili adminis	ng under Chapter 7. Do y strative expenses are paid	ou estimate that after any exer that funds will be available to	mpt property is excluded and distribute to unsecured creditors?			
	nny exempt property is	∏No.						
	idministrative expenses are paid that funds will be	Yes	5.					
a	available for distribution to unsecured creditors?				·			
Į.	low many creditors do	■ 1-49		1,000-5,000]5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000			
1 -	you estimate that you owe?	☐ 50-99 ☐ 100-199		10,001-25,000	☐ More than 100,000			
<u> </u>	3	200-999	· .	3\$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
3 .	now much do you estimate your assets to	\$0-\$50,000 \$50,001-\$10	<u> </u>] \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
ì	be worth?	\$100,001-\$5	·	3\$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion			
		\$500,001-\$1	_	3 \$100,000,001-\$500 million	☐More than \$50 billion			
20. I	How much do you	\$0-\$50,000		31,000,001-\$10 million	\$500,000,001-\$1 billion			
	estimate your liabilities	\$50,001-\$10	0,000	3\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion			
1	to be?	1 \$100,001-\$5		□ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		\$500,001-\$1	million [] \$100,000,001-\$500 million	☐ More than \$50 billion			
Part	7: Sign Below							
For y	ou	I have examined t	his petition, and I declare	under penalty of perjury that th	e information provided is true and			
		If I have chosen to of title 11, United under Chapter 7.	o file under Chapter 7, I ar States Code. I understand	n aware that I may proceed, if o I the relief available under each	eligible, under Chapter 7, 11,12, or 13 n chapter, and I choose to proceed			
		If no attorney rept this document, I h	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
			I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				noney or property by fraud in connection t for up to 20 years, or both.				
WARAGE TO THE PROPERTY OF THE		Signature o	M No	sh x	Signature of Debtor 2			
		Executed o	: 4 / (4 /201 MM / PD / ****	7 :	Executed onMM / DD / YYYY			
1			MM / DD / YYYY					

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ebtor 1	John	James	Nash	•
	First Name	Middle Name	Last Name	
Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name	
Inited States	Bankruptcy Court for	the : <u>NORTHERN</u> District o	LLINOIS (State)	_
Case Numbe (If known)	r		_	Check if amended

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

bankruptcy forms?
Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
•
iled with this declaration and that they are true and
Debtor 2
DD / YYYY
-

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D . b. t	John	James	Nash	Case Number (if known)
Debtor 1	First Name	Middle Name	Last Name	
28 W	ithin 2 years befor stitutions, creditor No. Yes. Fill in the de	s, or other parties.		nent to anyone about your business? Include all financial
Part 1	2: Sign Below			
ans		correct. I understand that mak bankruptcy case can result in f 1, 1519, and 3571.	ing a false statement, cor ines up to \$250,000, or im	ments, and I declare under penalty of perjury that the icealing property, or obtaining money or property by fraud prisonment for up to 20 years, or both. ure of Debtor 2
į	Date /	1/2017	Date	
	MM / DE	YYYY		MM / DD / YYYY
	No Yes			dividuals Filing for Bankruptcy (Official Form 107)?
Di	d you pay or agree	e to pay someone who is not ar	attorney to help you fill	out bankruptcy forms?
	No Yes. Name of p			. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

John James Nash / Debtor

Bankruptcy Docket #:

Judge:

VERIEIGATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.



Dated: ____/_____/2017

John James Nash

XPate & Sign

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Part 4:

Sign Below

Official Form 122C-1

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

John James Nash

Date: 7 / 1/ /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outwelghs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS In a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in fieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name, If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

s filed in Court AND WE HAVE TO READ, CHE Dated: 9 / 4 /2017	John James Nash	ZGPAte & Sjign
	O 33 3233	

Form B 201A, Notice to Consumer Debtor(s)

In re John James Nash / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 9 / (4 /2017

John James Nash

X Date & Sign

Dated: _____/2017

Attorney: W/W D/ Mix

Record # 750937

Form B 201A, Notice to Consumer Debtor(s)

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